

filled with decent, honest, God-loving people who have a tremendous sense of community. Certainly, Reverend Hargrave's leadership has had a tremendous impact on all of their lives.

As a voice of comfort and reason, Reverend Hargrave committed himself to the church and provided guidance and wisdom to those in his congregation and community. Anyone who has ever known Reverend Hargrave knows full well that his heart is filled with love, compassion, and faith. His presence always put everyone at ease.

I wish Reverend Hargrave and his family all the best. We all thank him for his service and commitment to the Ebenezer Baptist Church and all the people of the great and good city of Englewood.

COMMEMORATING THE CENTENNIAL ANNIVERSARY OF THE 4-H CLUB

HON. BILL SHUSTER

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 20, 2001

Mr. SHUSTER. Mr. Speaker, I rise today to honor the centennial anniversary of one of America's foremost youth organizations, the 4-H Club. In February, the 4-H Club will celebrate their centennial by holding a "National Conversation on Youth Development in the 21st Century," the results of which will be reported to the President and Congress.

Since its founding in 1902, the National 4-H Club has helped in the education and development of our nation's youth. While 4-H started agricultural in nature, it has since evolved to include a variety of different educational programs for children in rural as well as urban areas, ranging from environmental preservation to career exploration and workforce preparation.

I congratulate the 4-H Clubs of Pennsylvania on their commitment to our nation's leaders of tomorrow. The past 100 years have proven the necessity for the 4-H Club and other similar educational organizations, and I wish for their continued success for many years to come.

TRIBUTE TO DAN RAMIREZ

HON. SUE WILKINS MYRICK

OF NORTH CAROLINA

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 20, 2001

Ms. MYRICK. Mr. Speaker, there are a lot of good things going on in our communities that you don't necessarily hear about in the news. Recently, a friend in Charlotte, Dan Ramirez, went above and beyond the call of duty to help a young man, dying of leukemia, get home to his family. Greyban Saenz, a 24 year old native of Honduras, wanted to be with his family. The Buddy Kemp Cancer Caring House in Charlotte contacted Dan the Monday before Thanksgiving to see if there was anything that he could do to help. Dan didn't think twice. He jumped right in to help find an affordable flight and someone to accompany

Greyban on that flight. He worked through Thanksgiving, and got Greyban a flight, met him at the airport, made sure he was safely on the plane, and he even translated the doctor's discharge papers' into Spanish. Dan did all this for a man he had only known for 5 days. Greyban flew home to his family the Saturday morning after Thanksgiving. Dan later said that as sick as Greyban was, he was animated and excited that morning. Glad to go home. I'm thankful for people like Dan Ramirez who go the extra mile to help someone in need. It's people like that make America strong.

TRIBUTE TO CREDIT UNIONS' ASSISTANCE TO AFFECTED BY FIGHT AGAINST TERRORISM

HON. WALTER B. JONES

OF NORTH CAROLINA

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 20, 2001

Mr. JONES of North Carolina. Mr. Speaker, in the aftermath of the September 11 terrorist attacks, many of our financial institutions have gone the extra mile to be of assistance to those affected by the incidents and their aftermath.

I rise today to pay particular tribute to the CEOs and volunteer board members of North Carolina credit unions.

Representatives of those credit unions, and of the North Carolina Credit Union League and CUNA, recently made the trip to Washington to visit my office not long after September 11.

While they had thought of canceling the trip out of respect for the larger issues stemming from the tragedy, they instead came to offer their support to this Congress. They also pledged that their credit unions will remain committed to serving the changing financial needs of their members and the citizens of North Carolina during this period of economic uncertainty.

For example, Mr. Speaker, the 3rd District of North Carolina is home to three major military bases—Camp Lejeune, Cherry Point Marine Corps Air Station, and Seymour Johnson Air Force Base—all of which are served by a credit union. These credit union employees help military personnel and their families with the money challenges that they face during these difficult times, and have committed to safeguarding the financial well being of our service men and women deployed overseas.

For instance, the staff of First Flight Federal Credit Union in Havelock, NC, has been working with the base legal department at the Marine Corps Air Station at Cherry Point to ensure that family members have the appropriate authority to conduct financial transactions on behalf of the service member while they are deployed.

Another example is the Seymour Johnson Federal Credit Union in Goldsboro, NC, which has established a call center hotline to provide support and answer questions from family members whose spouses have been deployed.

Mr. Speaker, time does not permit me to list all the great things that these credit unions are doing to assist their members—both military

and civilian during these difficult economic times. But their efforts deserve our praise and our thanks.

I urge my colleagues to speak with the credit unions and other financial institutions in their own districts to learn about all the ways they are helping their customers during this time of need. Through the efforts these financial institutions, and others, we will not only weather this storm but we will be economically stronger for it.

REMARKS BY RABBI MICHAEL MILLER

HON. ANTHONY D. WEINER

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 20, 2001

Mr. WEINER. Mr. Speaker, this past month, the Queens community of Belle Harbor was shaken by the crash of American Airlines flight 587. As many of you know, this neighborhood had already been hit particularly hard by the attacks of September 11, as dozens of Belle Harbor residents lost their lives to the attacks, many of them firefighters. A number of us have struggled to find the appropriate words to articulate our emotions during these times of unfathomable loss. At the memorial service for flight 587 the Sunday after the crash, Rabbi Michael Miller managed to find those words. I wanted to share his eloquence with my colleagues, and that is why I ask unanimous consent that these remarks be inserted into the RECORD. I hope that my colleagues will find them as comforting as inspiring as I have.

REMARKS AT A PRAYER SERVICE FOR THE VICTIMS OF THE CRASH OF AMERICAN AIRLINES #587, SUNDAY, NOVEMBER 18, 2001, 2:00 PM, RIIS PARK, QUEENS, NY

In our Jewish tradition it is proper to express appreciation to one's hosts. And it is within that spirit that I thank Mayor Giuliani for convening this service, and for his determined and compassionate leadership, along with Governor Pataki, Senators Schumer and Clinton, and Congressman Anthony Weiner during these difficult times.

[PSALM 121]

Last Monday morning, hundreds of people, men, women and children, the young and the old, woke up before dawn and rose from their beds. A trip was to be taken to the Dominican Republic.

In apartments, houses and hotel rooms last Monday morning, there was the predictable last minute rush. The checklist of things to take. Packing that extra shirt, a pair of stockings, a gift for family in Santo Domingo . . .

And, no doubt, last Monday morning, there was the presence of that anxiety which accompanies travel. Tickets. Passports. Would the car service come on time? Will we get to the airport with minutes to spare? Do we have too much baggage? Too little?

Inevitably, last Monday morning, or maybe it was last Sunday night, there was the farewell. Fathers, mothers; wives, husbands; sons, daughters; sisters, brothers; grandmothers, grandfathers; friends, lovers.

The farewell: a kiss; an embrace, A shake of the hand, or a wave. A "so long" over the phone, "have a good trip."

A farewell. But not a goodbye.

And for those in Belle Harbor, not even that.

And then . . . And then tragedy.

Close to 300 individuals, some as families, some as couples, some as friends, some alone. Gone.

Tragedy, finality, shock and tears.

How do we cope? How can we cope? So much sadness. So much grief. So many questions. So few answers. So much emptiness.

In the second chapter of the Book of Lamentations, *Eicha*, we read: "*Horidi chanachal dim'a yomam valayla.*" Shed tears like a river, day and night.

What binds us together today, as what has bound us together at the Ramada, at the Javits Center, and while even at home, are the tears. A river of tears, day and night.

Tears are not shed in English. Tears are not shed in Spanish. Tears are not shed in Hebrew. The tears themselves are a common language. Crying itself is a language of grief.

We shed rivers of tears for the children whose lives had been so fresh, whose promise had been so abounding, whose future had been so bright.

We shed rivers of tears for the mothers and fathers, wives and husbands, who had longed to watch their children grow, who had worked so hard to make a better life, who had given so much love to each other and to so many.

We shed rivers of tears for brothers and sisters, friends and lovers whose companionship had been torn away so suddenly.

We shed rivers of tears, day and night, for never having the opportunity to share a last hug, a kiss, a smile; to say goodbye; I'm sorry; I love you.

We shed rivers of tears, day and night, and we pray.

As the liturgy for the closing *Ne'ilah* prayers of the Jewish Day of Atonement, *Yom Kippur*, reads: "*Yehi ratzon milfanecha shomaiya kol bechiyot shetasim dimoteinu benodcha l'hiyot.*" May it be Your will, You who hears the sound of weeping, That You place our tears in Your flask for safe keeping.

And we pray, O Lord, that the waters of our tears, like the incoming tide, draw the souls of these innocents close to You.

Lord, protect them, guard them, watch over them, and bless them—now and for eternity. "*V'yanuchu b'shalom al mishkavam.*"

May their repose be peace.

And let us say—Amen.

INTRODUCTION OF THE MEDICARE SUBSTITUTE ADULT DAY CARE SERVICES ACT

HON. GERALD D. KLECZKA

OF WISCONSIN

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 20, 2001

Mr. KLECZKA. Mr. Speaker, today Mr. STARK from California and I are introducing the Medicare Substitute Adult Day Care Services Act. This critical legislation would expand home health rehabilitation options for Medicare beneficiaries while simultaneously assisting family caregivers with the very real difficulties in caring for a homebound family member.

Specifically, this bill would update the Medicare home health benefit by allowing beneficiaries the option of substituting some, or all, of their Medicare home health services for care in an adult day care center (ADC).

The ADC would be paid the same rate that would have been paid for the service had it been delivered in the patient's home. In addition, the ADC would be required, with that one payment, to provide a full day of care to the patient at no additional cost to the Medicare program. That care would include the home health benefit as well as transportation, meals, medication management, and a program of supervised activities.

The ADC is capable of providing these additional services at the same payment rate as home health care because there are additional inherent cost savings in the ADC setting. In the home care arena, a skilled nurse, a physical therapist, or any home health provider must travel from home to home providing services to one patient per site. There are significant transportation costs and time costs associated with that method of care. In an ADC, the patients are brought to the providers so that a provider can see a larger number of patients in a shorter period of time.

It is important to note that this bill is not an expansion of the home health benefit. It would not make any new people eligible for the Medicare home health benefit. Nor would it expand the definition of what qualifies for reimbursement by Medicare for home health services.

To be eligible for this new ADC option, a patient would still need to qualify for Medicare home health benefits just like they do today. They would need to be homebound and they would need to have a certification from a doctor for skilled therapy in the home.

This legislation simply recognizes that adult day care facilities can provide the same health services with the added benefits of social interaction, activities, meals, and a therapeutic environment, in which a group of trained professionals can treat, monitor and support Medicare beneficiaries who would otherwise be monitored at home by a single caregiver. Rehabilitation is enhanced by such comprehensive care.

Not only does ADC aid in the rehabilitation of the patient, it provides an added benefit to the family caregiver. When a beneficiary receives the Medicare home health benefit in the home, the provider does not remain there all day. They provide the service they are paid for and leave to treat their next patient.

Because many frail seniors cannot be left alone for long periods of time, this prevents the caregiver from having a respite or being able to maintain employment outside of the home. If the senior could utilize ADC services, they would receive supervised care for the whole day and the caregiver would have the flexibility to maintain a job and/or be able to leave the home for longer periods of time.

Adult day care centers are proving to be effective, and often preferable, alternatives to complete confinement in the home. I urge my colleagues to cosponsor and support this important legislation.

PROTECTING OUR COMMUNITIES FROM PREDATORY LENDING PRACTICES ACT

HON. MAXINE WATERS

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 20, 2001

Ms. WATERS. Mr. Speaker, today I rise to introduce the "Protecting Our Communities From Predatory Lending Act," much needed legislation to prevent predatory lending. This year, my home state of California became the third state in the nation to pass a law regulating predatory lending practices. Reverse redlining or predatory lending encompasses a number of lending practices that target minority communities, employing interest rates and service fee charges that are significantly higher than those prevailing in white communities. Such predatory lending practices are prevalent in many areas across the country and federal action in this area is long overdue.

Home equity loans have historically been the privilege of the middle class and wealthy, who generally have high credit ratings, income, and home equity. However, beginning in the 1980s, non-depository finance companies—lending institutions other than commercial banks, thrifts, and credit unions—began to provide home-equity loans to lower-income communities, which were not served by mainstream lenders.

Persons in low-income communities typically have little disposable income, but may have substantial home equity as a result of paying down their mortgages or through the appreciation of their property values. This equity can secure sizable loans. While offering loans to low-income and minority communities can benefit these communities, predatory lending practices, which oftentimes use the borrowers' home as collateral, have milked the last drops of wealth from many of these neighborhoods, leading to increased poverty and public dependence.

My bill adds important protections to the law that will save many people from losing their homes. My legislation would prohibit the industry from making false, deceptive or misleading statements or engaging in unfair or deceptive acts or practices, and prohibit blank terms in credit agreements that are filled in after the consumer has signed. In addition, it would prohibit prepayment penalties and the financing of credit insurance.

My bill will prohibit the "flipping" of consumer loans, in which the borrower refinances an existing loan when the new loan does not have a reasonable, tangible benefit to the consumer. This practice of flipping often costs the consumer thousands of dollars in fees and frequently leads to foreclosure. My bill will eliminate the practice of charging fees for services or products not actually provided. It will also prevent collusion between lenders and appraisers or home improvement contractors by prohibiting direct payments to home improvement contractors without a consumer cosignature and prohibits creditors from influencing the judgement of an appraiser.

My legislation will remove the shroud of secrecy that currently surrounds the application process by requiring that a consumer receive